



Real Estate Appraiser Licensing and Certification in Massachusetts

This Handbook Includes:

- General Information on Real Estate Appraiser Licensing and Certification
- Application for Real Estate Appraiser License or Certification

CANDIDATE HANDBOOK

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NOTICE

As of the date of printing of this Candidate Handbook, the Federal Appraisal Subcommittee continues to meet and determine further qualifications for licensure/certification and renewal. The education and experience requirements currently in effect in Massachusetts are based upon the most accurate and reliable information available at this time. However, State-licensed and State-certified appraisers and applicants for licensure and certification are advised that the Federal Appraisal Subcommittee may, at its discretion, determine that additional appraisal education and/or experience may be required in the future in order to appraise real estate in federally related transactions. In such case, the Massachusetts Board of Registration of Real Estate Appraisers will make every reasonable effort to adjust its appraiser licensure and certification program accordingly.

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General Information

This publication is required reading for all candidates for licensure as a Massachusetts state-licensed or state-certified real estate appraiser. READ IT CAREFULLY!

Introduction

This handbook has been prepared by the Massachusetts Board of Registration of Real Estate Appraisers (Board) for the purpose of providing information to interested persons regarding the procedures for licensure and certification for a State-licensed or State-certified (general or residential) real estate appraiser in Massachusetts. Included in this handbook is a brief overview of the classifications of professional real estate appraisers, the criteria for licensure and certification in Massachusetts, and an application form. For additional information, obtain a copy of the Board's Statutes and Regulations (G.L. c.13, s. 92; G.L. c.112, Sections 173–195 and 264 CMR 1.00 *et seq.*) which may be obtained at the State Bookstore, Room 116, State House, Boston, Massachusetts 02133, (617) 727-2834.

Throughout this handbook, reference is made to the Uniform Standards of Professional Appraisal Practice (USPAP). All applicants must perform their appraisals in compliance with these standards. Copies of the USPAP are available from The Appraisal Foundation, 1029 Vermont Avenue, N.W., Suite 900, Washington, D.C. 20005, (202) 347-7722.

Individuals interested in applying for licensure or certification as Massachusetts State-licensed or State-certified real estate appraisers should complete the enclosed application form and return it with accompanying documentation and the required fee, in the envelope provided, to the Board of Registration of Real Estate Appraisers, 239 Causeway Street, 5th floor, Boston, MA 02114.

Exemptions from Licensure and Certification Requirements

Federal law requires State-licensed or State-certified appraisers to perform appraisals for federally related transactions. No real estate appraiser license or certificate is required for the following:

1. A real estate broker or salesperson or a certified public accountant or business broker, who, in the ordinary course of business, gives an opinion of the price of real estate for the purpose of a prospective listing, purchase, sale, or business valuation; provided, however, that such opinion of the price shall not be referred to as an appraisal.
2. Persons who appraise real estate in Massachusetts in connection with nonfederally related transactions or transactions exempted from Title XI. [Note: Federally related transactions include the sale, lease, financing, etc., of real estate in which the Federal Reserve System Board of Government, Office of Thrift Supervision, National Credit Union, Resolution Trust Company, FDIC, FNMA, FHA, VA, etc., have an interest.]

Licensure and Certification Classifications

In Massachusetts, you may apply to be licensed or certified as a State-licensed real estate appraiser, a State-certified residential real estate appraiser, or a State-certified general real estate appraiser. Individuals seeking certification based on licensure or certification in another state must follow the instructions on handbook page 2 under *Reciprocity and Licensure by Out-of-State Endorsement*. Individuals seeking licensure as a real estate appraisal trainee should obtain a **TRAINEE APPLICATION** from the Board. Individuals seeking a temporary license or certificate should obtain a **TEMPORARY LICENSE OR CERTIFICATE APPLICATION** from the Board. These applications are available on the Board's website at www.state.ma.us/reg/ra

1. State-Licensed Real Estate Appraisers

State-licensed real estate appraisers may appraise non-complex one to four unit residential properties having a transaction value of less than \$1,000,000 and complex one to four unit residential properties having a transaction value of less than \$250,000.

State-licensed real estate appraisers may appraise vacant or unimproved land utilized for one to four family purposes, where the highest and best use of the land is for one to four family purposes.

State-licensed real estate appraisers may not appraise subdivisions where a development analysis/appraisal is necessary and utilized.

Federal Financial Institution Regulatory Agencies, as well as other agencies, may permit State-licensed real estate appraisers to appraise properties other than those identified above. Individuals should consult the regulations of such agency for guidance.

2. State-Certified Residential Real Estate Appraisers

State-certified residential real estate appraisers may appraise one to four unit residential properties without regard to transaction value, and complex one to four unit residential properties without regard to transaction value.

State-certified residential real estate appraisers may appraise vacant or unimproved land utilized for one to four family purposes where the highest and best use is for one to four family purposes.

State-certified residential real estate appraisers may not appraise subdivisions where a development analysis/appraisal is necessary and utilized.

Federal Financial Institution Regulatory Agencies, as well as other agencies, may permit State-certified residential real estate appraisers to appraise properties other than those identified above. Individuals should consult agency regulations for guidance.

3. State-Certified General Real Estate Appraisers

State-certified general real estate appraisers may appraise all types of real property.

4. Reciprocity and Licensure by Out-of-State Endorsement

Reciprocal Licensure

The Board has reciprocity with the following states: Alabama, Arizona, California, Connecticut, Maine, Missouri, New Hampshire, New York, Ohio, Oregon, Rhode Island, Washington and Wyoming. If you are currently licensed in one of these states at the same level for which you seek licensure in Massachusetts, you are not required to take an examination, submit 10 appraisal reports for Board review or document education and experience. You must, however, file a reciprocal license application available at www.state.ma.us/reg/boards/ra under the applications and forms option or by calling the Board at (617) 727-3055.

If you are licensed in any state with which reciprocity is NOT offered, you may be eligible for licensure by out-of-state endorsement. See below.

Licensure by Out-of-State Endorsement

An applicant for licensure may qualify for licensure by out-of-state endorsement provided the applicant:

- has completed qualifying education that meets the minimum AQB education criteria; and
- has passed an AQB certified examination; and
- is currently licensed in another state with which the Board does *not* offer reciprocity; and
- has been working as a state licensed, certified residential, or certified general for three (3) of the past five (5) years; and
- is applying for the same license level; and
- is listed on the Federal Registry as in compliance with AQB minimum criteria for licensure/certification.

The applicant for licensure by out-of-state endorsement must submit, together with a completed application (contained in this handbook) and the appropriate fees, the following:

- a score report issued by the examination authority or service that indicates a passing score consistent with Massachusetts;
- a certified record of license history issued by the state in which the license/certification is held;
- a written request that the Board accept the examination, experience and education and grant *licensure by out-of-state endorsement*;
- true copies of ten (10) work files, as defined by USPAP Record Keeping rule, for appraisal assignments completed after passing the AQB examination.

The Board may upon review of the application, and accompanying submissions, require successful completion of the Massachusetts examination, additional experience, and/or completion of Massachusetts-approved courses prior to licensure.

5. Temporary Licenses and Certificates

The Board shall recognize on a temporary basis the certificate or license of an appraiser issued by another state if:

- the property to be appraised is part of a federally related transaction;
- the appraiser's business is of a temporary nature; and
- the appraiser registers with the Board and pays the required fee. Temporary licenses and certificates provide a limited grant of authority to perform the appraisal. An affidavit describing work required by a single appraisal assignment must be submitted with the application for a temporary license/certificate. Each temporary license/certificate expires upon completion of the appraisal work required by the assignment or 6 months from the date of issuance, whichever occurs first. Temporary practice may not commence until the Board has issued a license or certificate.

A temporary license/certificate may not be renewed. Individuals seeking a temporary license/certificate should request a **TEMPORARY LICENSE OR CERTIFICATE APPLICATION FORM** from the Board.

6. Real Estate Appraisal Trainee Licenses

Real estate appraisal trainees are limited to assisting State-licensed and State-certified (general and residential) real estate appraisers in the performance of an appraisal assignment.

Individuals seeking licensure as a real estate appraisal trainee should request a **TRAINEE APPLICATION FORM** from the Board.

Important Information Regarding Examination and Registration for License

1. Examination Registration Deadline

An applicant must achieve a passing score on the licensure examination that the applicant has been approved to take within two (2) years of the date on which the applicant had been determined to be eligible (264 CMR 4.02 (3)). Failure to achieve a passing score on the licensure examination within two (2) years of such date shall result in the denial of the application.

2. Application Completion Deadline

An application which is lacking required information, documentation, or fees will be denied by the Board (264 CMR 4.01 (7)) if the applicant fails to submit the lacking information within six (6) months of notification by the Board.

3. Applicants seeking licensure following denial of an application must file a new application and resubmit required fees.

4. License Photos

All examination candidates need to be prepared to have their photograph taken at the test center. This photograph will be used for the license to be issued upon successful completion of the examination. You must have your photograph taken during each examination attempt—no exceptions will be made.

The Application Process

General Information

If you wish to become a State-licensed or State-certified real estate appraiser, you must complete and file with the Board the Application for Real Estate Appraiser License or Certificate contained in this handbook. You may use the same form to apply to be either a State-licensed, State-certified residential, or a State-certified general real estate appraiser. The Application constitutes a sworn affidavit which **you must sign before a notary public**. Any omissions, inaccuracies, or failures to make full disclosures in your application may be deemed sufficient reason to deny you permission to take the examination, to deny the issuance of your appraiser license or certificate, or to suspend or revoke your license or certificate if you are already State-licensed or State-certified.

You are urged to carefully read and follow the instructions in this handbook and on the Application. If you fail to complete this form properly, your Application may be rejected.

In addition to general biographical information, the Application requires:

1. a list of previous residences;
2. an employment history;
3. information pertaining to your character, reputation, criminal and disciplinary history;
4. information pertaining to your real estate appraisal education;
5. information pertaining to your real estate appraisal experience; and
6. the proper application fee.

Once your completed Application has been filed with the Board, it will be reviewed to determine your eligibility to sit for the examination. If you qualify, you will be so notified and information will be sent to you with instructions for scheduling the examination. A separate fee must be paid to the testing authority for the examination. Special examination procedures are available to applicants with disabilities. Information about special needs testing will be included with examination scheduling information.

Applicants deemed ineligible for examination will be so notified by the Board. Applicants wishing to reapply must **file a new application and fee**.

Applicants who obtain a passing score on the examination will receive the license at the examination site. The license will expire 36 months after your next occurring birthday.

Applicants who obtain a failing score will receive notification immediately upon completion of the examination which notification will include a diagnostic statistical report on their examination performance. Applicants wishing to be re-examined will be instructed on how to reapply. A new examination fee will be charged for re-examination.

Application Fees

The application fee for all levels of licensure and certification is \$338.00.

Fees must be in the exact amount and may be paid by either cashier's check, certified check, money order, or personal check. **Make checks or money orders payable to the "Commonwealth of Massachusetts".**

A separate check or money order must accompany each application. **Application fees are not refundable.**

Applications submitted without the proper fee will be deemed incomplete and will not be processed.

Once the Board approves your Application, you will be sent information regarding examination scheduling. An additional examination fee will be charged by the testing company that administers the examination on behalf of the Board.

Successful applicants will be required to pay a state licensure or certification fee and a federal registration fee.

SCHEDULE OF FEES

Application

All Classifications \$338.00

Examination

All Classifications

1st examination (per application) \$135.00

Retake examinations \$100.00

Examination fees must be paid by bank check or money order, made payable to "Promissor". Personal checks are not accepted

Registration

Includes state and federal licensing/certification fees

Certified General (3 years) \$505.00*

Certified Residential (3 years) \$505.00*

State-Licensed (3 years) \$505.00*

* Fee includes a mandatory \$100.00 fee for inclusion on the Federal Appraiser Registry. Federal fees are subject to change. If additional fees are mandated you will be billed. Failure to pay required fees may invalidate your application for a license or certificate.

Qualification Requirements

TO QUALIFY FOR EITHER LICENSURE OR CERTIFICATION AS A REAL ESTATE APPRAISER, YOU MUST PASS THE MASSACHUSETTS STATE LICENSURE OR CERTIFICATION EXAMINATION AND POSSESS THE FOLLOWING REAL ESTATE APPRAISAL EDUCATION AND EXPERIENCE. EDUCATIONAL AND EXPERIENCE REQUIREMENTS MUST BE COMPLETED BEFORE APPLYING TO TAKE THE EXAMINATION.

1. Applicants for State Licensure

- Ninety (90) classroom hours of real estate appraisal education in courses approved by the Board with particular emphasis on residential property which shall

include the course *Uniform Standards of Professional Appraisal Practice*.

- Two thousand (2,000) hours of appraisal experience obtained during no fewer than 24 months are required.

2. Applicants for Residential Certification

- One hundred and twenty (120) classroom hours of real estate appraisal education in courses approved by the Board with particular emphasis on residential property, which may include the ninety (90) classroom hour requirement for the State Licensure Classification. The courses shall include fifteen (15) classroom hours relative to the *Uniform Standards of Professional Appraisal Practice*. Sixty (60) hours of education must be in residential courses.
- Two thousand five hundred (2,500) hours of appraisal experience obtained during no fewer than 24 months are required.

3. Applicants for General Certification

- One hundred eighty (180) classroom hours of real estate appraiser education in courses approved by the Board, which may include the ninety classroom hour requirement for the State Licensure Classification, or the one hundred twenty (120) classroom hour requirement for the Residential Certification Classification; of courses in subjects related to real estate appraisal, which shall include fifteen (15) classroom hours relative to the *Uniform Standards of Professional Appraisal Practice* is required. Sixty (60) hours of education must be in nonresidential courses.
- Three thousand (3,000) hours of appraisal experience obtained during no fewer than 30 months are required.

Education Guidelines

All applicants for examination must complete the appropriate coursework by completing Board-approved primary education courses.

- a. Credit toward the classroom hour requirement may only be granted after completing the course and passing the appropriate examination.
- b. The Board may honor credit which was obtained by challenge examination without actual attendance if the course was completed prior to January 1, 1990 and provided the quality of the course is approved by the Board. Your application must show the course credit was obtained by challenge examination.
- c. Applicants may not repeat courses
- d. There is no time limit on when the courses were taken.
- e. Credit may be granted for courses taken and used to qualify for a previous classification of licensure or certification provided that the courses are not repeated. In the event that a course was taken more than once, it will count toward the education requirement only once.
- f. Approved appraiser course instructors may receive credit toward the educational requirement. However, credit will be awarded only one time for courses that were taught repeatedly.

- g. The Board may seek additional information in ruling on the acceptance of educational credit. The applicant may petition the Board for approval of courses not approved by the Board prior to completion provided that the provider submits the course for approval in accordance with 264 CMR.

Experience Guidelines for All Applicants

- a. Acceptable real estate appraisal experience includes, but is not limited to, the following:
 - (1) Fee and staff appraisal, ad valorem tax appraisal, review appraisal, appraisal analysis, real estate counseling, highest and best use analysis, feasibility analysis/study, and teaching of appraisal courses.
 - (2) Instructors may request credit for either the classroom hour or experience requirement, but not both.
 - (3) Ad valorem tax appraisers must demonstrate that they use techniques to value properties similar to those used by real estate appraisers and that they effectively utilize the appraisal process.
 - (4) Components of the mass appraisal process for which credit will be given are highest and best use analysis, model specification, and model calibration. Mass appraisals must be performed in accordance with USPAP Standards Rule 6. Note: Other components of the mass appraisal process are not eligible for experience credit. See *Guidelines for Qualifying Mass Appraisal Experience* on page 7 and the *Mass Appraisal Experience Record Form* instructions on page 8.
 - (5) Review appraisals performed in compliance with USPAP Standards Rule 3 may be awarded experience credit. Not more than 50% of an applicant's claimed experience may be in review appraisals. If claiming review appraisal experience, an appraisal review summary and description of the extent of the review process may be required to be provided to the Board.
 - (6) Appraisal Analysis, Real Estate Counseling, and Feasibility Analysis/Study are defined in the USPAP as Market Analysis, Consulting, and Feasibility Analysis, respectively. Experience credit will be awarded for those functions when they are performed in accordance with USPAP Standards Rules 4 and 5.
 - (7) A market analysis typically performed by a real estate broker or salesperson will be awarded experience credit when the analysis is prepared in conformity with USPAP Standards Rules 1 and 2, and the individual can demonstrate that the techniques used are similar to those used by appraisers to value properties and effectively utilize the appraisal process.
- b. An hour of experience including significant participation in the determination of value is defined as actual verifiable time spent performing tasks in accordance with the above-described experience. An applicant must have performed at least 75% of the work associated with completing appraisal reports in order to claim creditable experi-

ence. The Board considers any length of time spent learning the process of completing appraisal reports as an educational period not acceptable as experience. Educational periods may not be included in the 24 or 30 months of claimed experience. All reports must be signed by the applicant in order to prove verifiable experience.

- c. One year is defined as 1,000 hours. Hours may be credited cumulatively toward the required 2,000, 2,500 or 3,000 hours of appraisal experience. The 2,000 hours must be completed in a minimum 24 month period, or 30 month period for Certified General.
- d. There is no maximum time limit as to when experience must have been completed.
- e. **General Certification** applicants must have accumulated at least 1,500 hours of appraisal experience in non-residential work. "Residential" is defined as one to four residential units.
- f. To assure consistency and fairness in evaluating appraisal experience, the Board has adopted a "point system" which will serve as a guideline for evaluating such experience. This point system takes into consideration the number of appraisals which applicants have performed, the types of appraisals performed, and the types of properties appraised. The following "Appraisal Experience Points Schedule" assigns points based upon the relative complexity of the appraisal. Point values have been incorporated into an equation on the Appraisal Experience Reporting Form on page 12 of the application form.

In order to meet the experience requirement, applicants must meet all of the following:

- (1) 30 months of real estate appraisal experience;
- (2) 3,000 hours of work experience; and
- (3) 300 points on the Appraisal Experience Reporting Form.

General Certification applicants must have at least 150

points from appraisals of property in the General Category of the Appraisal Experience Reporting Form.

- g. **You are reminded that a false claim as to experience or education will result in denial of your application or, if you are already licensed or certified, suspension or revocation of your license or certificate.**

Character - Criminal Conviction - Discipline by Another Jurisdiction

Each applicant has the burden of demonstrating good character to show that as a State-licensed or State-certified real estate appraiser, he/she will be entitled to the high regard and confidence of the public.

In evaluating each application, the Board considers information regarding your character and reputation. In the event the information is not adequate for determination, the Board may request additional references or information.

In the event of a criminal conviction, you must provide three (3) letters of reference, a certified copy of the conviction(s), and, if probation was served, a letter from the probation officer. Certain criminal conviction will disqualify you from licensure. To obtain a copy of the Board's policy on Criminal Conviction and Discipline Review, send a written request to the Board at 239 Causeway St., 5th Floor, Boston, MA 02114 (also available at www.state.ma.us/reg/boards/ra).

Appraisal Experience Points Schedule

Type of Property Appraised	Point Value
Residential Category	
Residential Single-Family	1
Residential Multi-Family	2
Residential (1–4 Units) Vacant Lot	1/2
Farm (less than 100 acres w/homestead)	2
General Category	
<i>Land:</i> Farms of 100 acres or more in size, undeveloped tracts, residential multi-family sites, commercial sites, industrial sites, land in transition, subdivision sites, etc.	3
<i>Residential Multi-Family (5–12 Units):</i> Apartments, multi-condominiums, townhouse-styled complexes and mobile home parks..	6
<i>Residential Multi-Family (13+ Units):</i> Apartments, multi-condominiums, townhouse-styled complexes, and mobile home parks.. (Add 2 points for proposed projects.)	8
<i>Commercial Single-Occupancy:</i> Office building, retail store, restaurant, service station, bank, day care center, commercial condominiums, etc.	6
<i>Commercial Multi-Occupancy:</i> Office building, shopping center, hotel, commercial condominiums, etc. (Add 2.5 points for proposed project.)	10
<i>Industrial:</i> Warehouse, manufacturing plant, research and development facility, etc.	8
<i>Institutional:</i> Rest home, nursing home, hospital, school, church, government building, etc.	8

Guidelines for Qualifying Mass Appraisal Experience

Introduction

This document is intended to supplement the mass appraisal experience guidelines set forth in the Application for Real Estate Appraiser License or Certificate. It is important to note that Massachusetts General Laws Chapter 112, s. 180 and 264 CMR 6.00, set forth specific experience requirements for all classifications of licensure and certification in accordance with the guidelines issued by the Appraiser Qualifications Board of the Appraisal Foundation. Section 5.06 of 264 CMR applies to Mass Appraisal Experience for ad valorem tax appraisal compliance reviewed by the Board as stated below.

- 5.06(1)(b) Ad valorem tax appraisers shall demonstrate that they use techniques to value properties similar to those used by real estate appraisers and that they effectively use the appraisal process.
- 5.06(1)(c) Components of the mass appraisal process for which credit shall be given are highest and best use analysis, model specification (developing the model) and model calibration (developing adjustments to the model). Mass appraisals shall be performed in accordance with USPAP Standards Rule 6. Note: Other components of the mass appraisal process by themselves shall not be eligible for experience credit.
- 5.06(2) An hour of experience is defined as actual verifiable time spent performing tasks in accordance with 264 CMR 5.06 Real Estate Appraisal Experience Criteria.

USPAP Standards Rule 6 sets forth in detail the required work and reporting of that work for ad valorem tax purposes. Unlike the fee appraiser who prepares and signs a report for each value estimate, the ad valorem appraiser typically prepares analyses and reports that support the appraisals for groups of properties. These efforts are focused on the specification and calibration of models (valuation schedules) for these groups of property.

It is important to note that any individual appraisal reports prepared in conformity with USPAP Standards Rules 1 and 2 are creditable as experience using the point scheme set forth in the category for Full Appraisals in the Application for Real Estate Appraiser License or Certificate. Such reports are often prepared by ad valorem appraisers for defense of value work. Ad valorem appraisers are encouraged to apply for experience credit for full appraisals as well as for mass appraisal experience.

Mass Appraisal Experience

Mass appraisal experience hours are awarded for completing appraisals pursuant to USPAP Standards Rule 6. A minimum of 2,000 hours over a 24 month period is required for all applicants. A minimum of 1,000 hours of nonresidential experience must be obtained if applying for General Certification.

As stated in the Application contained in this handbook, applicants seeking mass appraisal experience credit must demonstrate their experience using one of the following options:

1. Develop the mass appraisal system (model specification and calibration that includes highest and best use analysis); or
2. Adjust an existing mass appraisal system to local market conditions (model calibration that includes highest and best use analysis).
 - a. Data collection for purposes of mass appraisal, defined as the on-site collection of property characteristics, is not by itself creditable as appraisal experience. However, as part of mass appraisal model specification and/or calibration, the applicant accepts responsibility for the accuracy of market (sales) data used to develop and/or calibrate the models. Therefore, it is important that the applicant have a working familiarity with the range of properties in the sales sample and thus creditable experience is allowed for sales verification work in conjunction with the mass appraisal model specification/calibration process.
 - b. The applicant must have a documented data collection manual that specifies how each property characteristic was measured. For each property characteristic that influences the final value for any property, a complete specification of that variable must be available in the mass appraisal model (schedule) documentation. This documentation must detail how each property characteristic influences value and it must provide a basis in terms of market evidence for using these characteristics.
 - c. If the applicant is using an existing mass appraisal system, either mass appraisal vendor-supplied or a commercial cost service, documentation must exist which supports how the valuation system was calibrated to local market conditions. If the cost approach is used, documentation must exist which illustrates the extraction of depreciation schedules from local market analysis.
 - d. If the applicant develops the mass appraisal model (schedule) specification, evidence derived directly from the local market must be available that supports the use of each property characteristic. For property characteristics included in the model that have a marginal influence on value (items generally included for public relation purposes), such items should be specifically identified and their contribution to value detailed.

Mass Appraisal Experience Record Form

Applicants seeking mass appraisal experience credit must complete the Mass Appraisal Experience Record Form on page 13 of the application. Use the key on the Mass Appraisal Experience Record Form for creditable experience. The information included in each column is as follows:

Date of Activity The specific dates of the activity. If a range of dates is stated, the activity must have occurred continuously over that period (Example: March 23-24, 1992).

Value Date The valuation date for the appraisals generated from the mass appraisal process. The valuations date in Massachusetts for mass appraisal work completed for ad valorem tax purposes is January 1. Therefore, applicants applying for ad valorem, mass appraisal experience completed in Massachusetts must list the month and year of the valuation date.

Property Class Use the key following for identifying the property type:

1. residential (less than 5 units)
2. multi-family (2–4 units)
3. commercial (including apartments)
4. industrial (including special purpose properties)

City/Town Municipality where the mass appraisal work was used to generate appraisals.

Type of Activity Use the key on the form for identifying the property type. Creditable types of activity are listed below:

- A. highest and best use analysis—detailed analysis used to determine highest and best use of a site, both as vacant and developed.
- B. model specification—development of the valuation schedules; documentation should include the approach to value (cost, market or income), identification of how factors (property characteristics) were selected, the quantification of these factors (dollar or percentage adjustments) and how the relationship between and among the factors was determined.
- C. model calibration—adjusting the valuation schedules using generally accepted techniques; documentation should include any statistical analyses employed to set unit prices and percentage adjustments.

Hours

Only the actual working hours on the associated activity are creditable. Only time specifically spent on the activity is creditable. Working full-time on a revaluation project does not automatically translate into 40 hours a week of creditable appraisal experience. The applicant must be precise in detailing the activities and when they took place. In evaluating the number of hours of credit requested, any unusually large number of hours claimed for a particular activity may result in further review of the supporting documentation. **Note: Data collection and field review activities by themselves are not creditable experience.**

Position Title Your position title at the time of the activity.

Documentation Location

The physical location of the documentation which details each activity for which experience credit is requested. It is advisable to secure copies of any documentation not in your possession prior to applying for experience credit. **The applicant is responsible for the production of this documentation.** Therefore, it is important that the applicant claim credit only for the activities for which documentation can be immediately produced.

Upon request, an applicant may be asked to submit sworn statements from witnesses who can verify their claimed experience.

Licensure and Certification

Issuance and Display of Licenses and Certificates

Your appraiser license or certificate must be prominently displayed in the office at which you operate as a State-licensed or State-certified real estate appraiser. You must place your license designation and license number on all appraisal reports. Once licensed, you must place your license number adjacent or below your name on all appraisal reports.

As a State-licensed or State-certified real estate appraiser you must conduct yourself in accordance with all applicable state and federal laws and regulations. It is your obligation to obtain and understand these provisions and standards as they may from time to time be revised.

It is unlawful for you to act or hold yourself out as a State-licensed or State-certified real estate appraiser before your license or certificate has been issued by the Board.

Federal Appraiser Registry

Title XI of the Federal Financial Institutions Reform Recovery and Enforcement Act of 1989 requires states to provide a roster of all State-certified and State-licensed real estate appraisers and to collect an annual \$25.00 registry fee from each appraiser. Upon licensure/certification by the Board, you will be included on this roster. The fee you will be charged for your license/certificate includes the federal registry fee. If you are licensed or certified in more than one state, you are obliged to pay a separate federal fee for each state.

License and Certificate Renewal

Your real estate appraiser State license or State certificate will expire three years from your next birthday following your original date of licensure or certification. Renewal forms will be forwarded to your address on file with the Board prior to expiration. Board regulation requires all licensees to notify the Board in writing of any address change immediately upon such change. Failure to do so is grounds for discipline.

Rules, Regulations and Standards

As a licensee, it is incumbent upon you to know and understand all of the regulations of the Massachusetts Board of Registration of Real Estate Appraisers, 264 CMR as well as the Uniform Standards of Professional Appraisal Practice as published, interpreted and amended by the Appraisal Standards Board of the Appraisal Foundation.

The Application Form

Remove the entire Application from this handbook by detaching those pages along their perforated edges. You may wish to refer back to the handbook as you complete your application.

After you have completed the Application, staple the Application and supporting documentation together. Be sure your name appears on all pages and on all supplementary materials.

Exam Reservations

Phone Reservations

Walk-in examinations are not available. Candidates may call Customer Care at (800) 274-7488* to make a reservation.

Customer Care Hours	
Monday - Friday	8 am – 11 pm
Saturday	8 am – 5 pm
Sunday	10 am – 4 pm

Eastern time

Before calling, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and assessment center location
- A failing score report (if retaking an examination)

Candidates are responsible for knowing which examination they need to take. A Customer Care Associate will help candidates select a convenient examination date and location, and will answer questions. The reservation will be made based on the next available examination date.

Candidates who wish to make a phone reservation should do so at least three (3) business days before the desired examination date.

Fax Reservations

Candidates may fax the Fax Reservation Form (from Appendix) to Promissor at (888) 204-6291, 24 hours a day, 7 days a week. A confirmation of the reservation will be returned by fax within 24 hours of receipt of the faxed request.

Candidates who wish to make a fax reservation should do so at least four (4) business days before the desired examination date.

Online Reservations

Candidates may make an examination reservation online by visiting the Promissor Web site (www.promissor.com). First-time users must obtain a check-in code and will be asked to provide name, email address and phone number, as well as a personal password. Candidates will receive a check-in code immediately upon submitting the requested information.

*Telecommunication Devices for the Deaf

Promissor is equipped with TDD (Telecommunication Devices for the Deaf) to assist deaf and hearing-impaired candidates. TDD calling is available 8:00 am to 5:00 pm (EST) Monday through Friday, toll-free at (800) 274-2617. This TDD phone option is for individuals equipped with compatible TDD machinery.

Candidates will be prompted with step-by-step instructions on completing the online *Reservation Request Form*. Once the online request has been submitted, Promissor will send via email a confirmation of the examination date, time and location, or will contact candidates whose choices are not available. Candidates may also review, change or even cancel an existing reservation after the *Reservation Request Form* has been submitted by clicking *Review/ Change Reservation or Cancel a Reservation* and following the instructions.

Candidates who wish to make an online reservation should do so at least four (4) business days before the desired examination date.

Confirmation Number

Candidates receive a confirmation number, which should be written down in the space provided below. This number should be used for any contact with Promissor.

Confirmation Number:
Examination Date:
Assessment Center:
Customer Care Associate:

Exam Fees

The examination fee (\$135 for first-time examinees; \$100 for all others) must be paid at the assessment center on examination day by certified check, cashier's check or money order, made payable to "Promissor". **Cash and personal checks will not accepted.** Examination fees are nonrefundable and nontransferable, except as detailed in *Change/Cancel Policy*.

Change/Cancel Policy

Candidates should call Customer Care at (800) 274-7488 four (4) business days before the examination to change or cancel a reservation. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.**

If the exam is:	Candidates must call by:
Monday	Wednesday
Tuesday	Thursday
Wednesday	Saturday
Thursday	Sunday
Friday	Monday
Saturday	Tuesday

This chart does not reflect holidays, which may increase the number of days' notice candidates must give.

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether individually or by a third party.

Absence/Lateness Policy

Candidates who are unable to attend a scheduled examination may be excused for the following reasons:

- Illness of the candidate or that of the candidate's immediate family member
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

Candidates who are absent from or late to an examination and have not rescheduled or canceled according to *Change/Cancel Policy* will forfeit the examination fee. Written verification and supporting documentation for excused absences must be submitted to Customer Care within fourteen (14) days of the original examination date.

Weather Delays and Cancellations

If severe weather or a natural disaster makes the Promissor Assessment Center inaccessible or unsafe, the examination may be delayed or canceled. Candidates may tune to local radio stations for details on delays and cancellations during severe weather.

Special Exam Requests & Services

Promissor complies with the provisions of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq.*) and Title VII of the Civil Rights Act, as amended (42 U.S.C. 2000e *et seq.*), in accommodating disabled candidates who need special arrangements to take an examination.

Candidates who require special arrangements due to impaired sensory, manual or speaking skills, or other disability, should fax the *Special Accommodations Request Form* (found in the back of this handbook) to Promissor.

The form must be accompanied by supporting documentation from a physician or other qualified professional reflecting a diagnosis of the candidate's condition and an explanation of examination aids or modifications. Promissor will provide auxiliary aids and services, except where such may fundamentally alter the examination or results, or result in an undue burden. The examination will be scheduled upon receipt of all required information by Promissor.

Candidates who have additional questions concerning ADA arrangements may contact the ADA Coordinator at (800) 274-3707. However, the *Special Accommodations Request Form*, along with the required supporting documentation, **MUST** be submitted to Promissor before any special examination arrangements can be finalized.

Promissor will determine the time and place of specially arranged examinations and will confirm these arrangements directly with the candidate. Candidates who need to retake an examination should notify Promissor that special arrangements were used for the prior examination.

Due to the unique nature of each special request, Promissor recommends that candidates request special services as early as possible. Promissor will make a concerted effort to provide reasonable accommodations as permitted by state licensing agencies and individual Promissor Assessment Center capabilities.

Exam Day

What to Bring

All candidates must to bring to the assessment center on examination day the following:

- Two (2) forms of signature identification, one of which must be photo-bearing (preferably a driver's license)
- The confirmation number provided when the reservation was made
- Failing score report (if the candidate is retaking an examination)
- State-specific fee card

Candidates who do not present the required items on examination day will be denied admission to the examination, considered absent, and will forfeit for the examination fee.

Exam Procedures

Candidates should report to the Promissor Assessment Center thirty (30) minutes before the examination and check in with the assessment center manager. The manager will review the candidate's identification, confirmation number, and other required materials and photograph him/her for the score report.

After registration, candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination proctors will answer questions at this time, but candidates should be aware that the proctors are not familiar with the content of the examinations or with the state's licensing requirements. Candidates are responsible for determining which examinations they need to take. Examination proctors have been instructed not to advise candidates on requirements for licensure.

Once candidates are familiar with the computer, they may begin the examination. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is four (4) hours. After the allotted time has expired, the examination will automatically end. Candidates will leave the Promissor Assessment Center with their official scores in hand.

Score Reporting

The passing score required for the examination is established by the state licensing agency, and not by Promissor.

Candidates who pass all parts of an examination will receive a score report that indicates "pass"; no numeric score is reported. Candidates who fail the examination, will receive a score report that includes a numeric score and diagnostic information.

Review of Exams

For security reasons, examination material is not available to candidates for review.

Duplicate Score Reports

Candidates may request in writing a duplicate score report from Promissor by completing the form in the back of this handbook and submitting it along with the correct fees.

Promissor Assessment Center Policies

The following policies are observed at each Promissor Assessment Center.

- Calculators are permitted, if they are silent, hand-held, battery-operated, nonprinting, and without an alphabetic keypad. Use of any other calculator is not permitted. Calculator malfunctions are not grounds for challenging examination results or requesting additional time for the examination. Promissor will not provide calculators for the examination.
- Cellular phones, beepers, watch alarms, listening devices, recording or photographic devices and any other electronic devices are not permitted during the examination, and there is no place for storage of personal belongings at the Promissor Assessment Center.
- Dictionaries, books, papers (**including scratch paper**), large bags, or study and reference materials are not permitted in the examination room, and candidates are strongly urged not to bring such materials to the Promissor Assessment Center. Candidates who are found with these or any other aids during the examination will not be allowed to continue the examination. Any such materials brought into the examination will be collected and returned when the examination has been completed. Promissor is not responsible for lost or misplaced items.
- Eating, drinking, or smoking during the examination is not permitted.
- Candidates may leave the room during an examination with permission from the proctor, but won't be allowed any extra time for the examination.
- Any candidate who causes a disturbance of any kind or engages in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.
- No visitors, guests, pets or children are allowed at the Promissor Assessment Center.

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Promissor. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

App. No. _____

Lic. No. _____

For Official Use Only

(Please type or print clearly)

Applicant's Name _____
Last First MI

MASSACHUSETTS BOARD OF REGISTRATION OF REAL ESTATE APPRAISERS

APPLICATION FOR REAL ESTATE APPRAISER LICENSE OR CERTIFICATE

(1) **Application for:** *(check only one)*

- ☐ STATE-CERTIFIED GENERAL REAL ESTATE APPRAISER
- ☐ STATE-CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER
- ☐ STATE-LICENSED REAL ESTATE APPRAISER

(2) **Do you currently hold a valid appraiser license in another state or American jurisdiction?**

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

(If "yes", turn to handbook page 2 and follow the instructions under *Reciprocity and Licensure by Out-of-State Endorsement*.)

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Have you previously applied to be a real estate appraiser in Massachusetts?

(3) **Fee**

A fee of \$338.00 must accompany each application. A certified check or money order is preferred; personal checks are acceptable. Please make remittance payable to the "*Commonwealth of Massachusetts*". Once received by the Board, the application fee will not be refunded. Do not staple checks to your application.

Instructions for Completing this Application

1. Applicants should carefully read the candidate handbook and all application materials prior to completing and filing their application, including the Definitions listed on page 15 of the application.
2. Remove the application from the handbook.
3. Complete all items on the application. Incomplete applications will not be processed, resulting in ineligibility to sit for the examination.
4. The application must be signed by the applicant before **a notary public**. Unsigned applications will not be processed.
5. Print your name in the space provided at the bottom of each page of the application.
6. Staple the application and supporting documentation together. **DO NOT STAPLE CHECKS.**
7. Please do not attach extraneous material to the application, such as copies of reports, letters of recommendation, list of clients, resumes or appraiser qualifications, or copies of real estate broker's license, etc. Only attach the documentation requested.
8. Double-check your application before submitting it to the Board. Make certain copies of all transcripts or other documentation is attached to the back of the application.
9. Mail the completed application and fee in the enclosed pre-addressed envelope. Be sure to attach proper postage.
10. Only the original application will be accepted. Photocopied applications will be returned.
11. All documentation required to complete this application must be included with this application. Documentation previously submitted to the Board will not be considered as part of this application. Incomplete applications cannot be processed.
12. Include ten (10) work files (copies) for recent completed appraisal assignments (do not submit "drive-by" appraisals 2055, 2056 and 2076). A work file is defined by the USPAP Record Keeping Rule. If applying for Certified General at least five (5) must be non-residential appraisals.

Applications received with the incorrect fee will not be processed.

Additional Instructions for Candidates for Licensure by Endorsement

1. A score report issued by the examination authority or service that indicates a passing score consistent with Massachusetts
2. A certified record of license history issued by the state in which the license/certification is held
3. A written request that the Board accept the examination, experience and education and grant *licensure by out-of-state endorsement*
4. The ten (10) work files must be for appraisal assignments completed after passing the AQB examination

Board of Registration of Real Estate Appraisers

In order to complete the review of your application for licensure/certification, the Board requests you to submit a list of all appraisal assignments completed during the experience period stated on your application. The list must:

- Include a minimum of 50 appraisal assignments in which you can demonstrate and verify your participation was least seventy-five percent (75%).
- Include at least one appraisal per month representing the months of experience claimed (24 or 30).
- Accompany ten (10) work files (copies) for recent completed appraisal assignments (do not submit “drive-by” appraisals 2055, 2056 and 2076). A work file is defined by the USPAP Record Keeping Rule. If applying for Certified General at least five (5) must be non-residential appraisals.

The list must reflect the work experience period stated on your application. The list must also include at least one appraisal report per month representing the 24 or 30 month period of claimed experience.

Specific information regarding each appraisal listed must include:

- property address of each appraisal assignment;
- effective date of value of each appraisal assignment;
- name, category of license and license number of the appraiser(s) signing each appraisal report (applicant included); and
- name, category of license, license number and mailing address of the appraiser(s) who acted as co-signer or supervisory appraiser of each appraisal report

Each supervisory appraiser must attest to the extent of your claimed participation in each appraisal assignment by signing the attached Affidavit of Supervisory Appraiser. Please make duplicates of the affidavit, as necessary, if you had more than one supervisory appraiser.

Please note the Board will not accept any claimed experience unless your name appears on the written appraisals and your participation in the assignment was at least 75%. Also, refer to the Real Estate Appraisal Experience Affidavit (included with your application) which states the dates you were engaged in real estate appraisal. A sufficient number of appraisal reports must be included on the list to demonstrate how your points were accumulated. The Board requires that the hours of claimed experience

must have been gained over at least a 24 or 30 month period of time in order to be acceptable. Presenting anything less will result in the denial of your application.

If you are claiming narrative appraisal report writing experience, please submit the number of appraisal reports you completed within the claimed 24 or 30 month period. You must still include a list of all work being submitted. If your narrative reports are of substantial volume please submit that number of reports that represent 2,000, 2,500 or 3,000 hours of appraisal work. Please note that the Board will not accept any number of narrative appraisal reports reflecting less than your claimed hours of experience.

No more than 50% of your total claimed experience may be in review appraisals. Please refer to your application for claimed appraisal review experience.

Do not include in your claimed appraisal report writing experience any length of time that you were engaged in the appraisal profession but did not participate in a minimum of 75% of the work associated with completing appraisal reports. The Board considers any length of time learning the process of completing appraisal reports as an educational period. This period should not be included in the 24 months of claimed experience.

If you are claiming assessing experience, please refer to the Appraisal Experience Reporting Form. Claimed experience is subject to verification upon audit by the Board. Please submit spread sheets done in preparation for mass appraisals during the claimed 24 month period which show the model calibrations and highest and best use analyses you performed. The materials must demonstrate that you have utilized techniques similar to those implemented by real estate appraisers in the preparation of appraisal reports. No public records such as field cards, tax bills or property assessment logs will be accepted unless evidence can be submitted that indicates such public records were developed by the individual submitting the experience claim.

If the claimed experience is not verifiable through the presentation of appraisal files to the Board, submit a letter to the Board with a full explanation as to why the claimed experience is not verifiable.

If you are applying for a Certified General license, at least 50% of your claimed experience must be in nonresidential appraisal reports. Please specify on your list which properties qualify for this experience.

Board of Registration of Real Estate Appraisers

239 Causeway Street, 5th Floor
Boston, Massachusetts 02114

APPLICANT: Duplicate this form as necessary to document sufficient number of appraisal reports in which you participated at least 75% to meet the 2,000 or 2,500 or 3,000 hour work experience requirement over the claimed 24 or 30 month experience period. Erasures or changes made to this form will not be accepted.

AFFIDAVIT OF SUPERVISORY APPRAISER

Name of Applicant _____

Reminder: To be completed by Supervisory Appraiser

Please type or print

Name of Supervisor: _____

Business Address: _____ Tel. No.: _____

Supervisor's Title: _____

Dates of Supervision of Applicant:

(a) From _____ To _____

(b) Total number of supervised hours during this period _____

(c) Percentage of Applicant's participation in preparation and writing of appraisal reports which you supervised:

Less Than 75% _____ More Than 75% _____

Description of Applicant's duties: _____

Did Applicant perform duties in accordance with USPAP? Include additional comment if applicable.

☐ YES ☐ NO

The undersigned states, under the pains and penalties of perjury, that the above statements are true and correct.

Signature of Supervisory Appraiser

Date

License Number

TYPE OR PRINT LEGIBLY IN INK

Biographical Information

- ☐ Mr.
(3) Full Name ☐ Ms. _____
(Last) *(First)* *(MI)*
- (4) Mailing Address: _____
(Street) *(City)* *(State)* *(Zip)*
- (5) Residence Address: _____
(Street) *(City)* *(State)* *(Zip)*
- (6) Business Address: _____
(Street) *(City)* *(State)* *(Zip)*
- (7) Telephone: Day () _____ Evening () _____
- (8) Legal Resident of: _____
(State)
- (9) Social Security No.: _____
(Mandatory)
- (10) Date of Birth _____
(month/day/year)
- (11) List all places of residence you have had during the past three years. List present address first and attach extra sheet if necessary.
- a. _____ from _____ to _____
Street Address *City/State* *(mo/yr)* *(mo/yr)*
- b. _____ from _____ to _____
Street Address *City/State* *(mo/yr)* *(mo/yr)*
- c. _____ from _____ to _____
Street Address *City/State* *(mo/yr)* *(mo/yr)*
- (12) Are you presently employed? ☐ YES ☐ NO

- (17) Have you been the defendant in a civil proceeding resulting in a settlement or judgement against you within the last ten years?

☐ YES ☐ NO

If Yes, provide copies of any court judgement, arrest warrant, or bill of indictment, and any release from parole or probation. Also, provide a complete explanation.

- (18) Have you ever been convicted of any criminal conviction in any jurisdiction?

☐ YES ☐ NO

If “yes”, please refer to the Board’s Criminal Conviction and Discipline Review Policy available at www.state.ma.us/boards/ra or by sending a written request and return envelope to the Board. If the conviction does not disqualify you from licensure, include with this application a letter of explanation, three letters of reference, a certified copy of the criminal record, and if probation was served, a letter from the probation officer.

CHARACTER INFORMATION

- (19) The Board requires one personal reference as endorsement of your good moral character. The following endorsement must be signed by an appropriate person.

Character Endorsement

I, the undersigned, do hereby certify to the Massachusetts Board of Registration of Real Estate Appraisers that I am not related to the applicant; that the applicant is well-known to me; and that he/she is of good moral character and bears a good reputation for honesty, truthfulness, and integrity; **that I am not presently, nor do I propose to be, associated with the applicant in the real estate appraisal business.**

Name of Endorser

Signature of Endorser

Street Address or PO Box

City

State

Zip

Phone

REAL ESTATE APPRAISAL EDUCATION

(20) A minimum of 90 classroom hours is required for all State licensure applicants. A minimum of 120 classroom hours is required for all State-certified residential applicants. A minimum of 180 classroom hours is required for all State-certified general applicants. All applicants must have completed at least 15 classroom hours of Uniform Standards of Professional Appraisal Practice and Ethics and successfully pass an examination.

(21) **Instructions for completing the Appraisal Education Reporting Form**

1. Carefully read the “Education Guidelines for All Applicants” section which begins on page 4 of the handbook.
2. List on the education reporting form only those Board-approved primary education courses you have completed .
3. Applicants must attach verification of all completed courses necessary to satisfy the minimum classroom hour requirements. Indicate the type of verification attached in the space provided. Submit completed application after you have obtained ALL information required.
4. If you are claiming a pre-July 1, 1990 course completed by challenge examination, indicate such on the education reporting form.
5. All courses must be Board-approved (see handbook pages 4 and 5).
6. Report only courses sufficient to satisfy the Board’s requirements.

Signature of Applicant

This form must be completed by **all applicants.** **Appraisal Education Reporting Form** Name _____

Course Type	School or Organization Name	Location (City/State)	Course # and Title (See list of Approved Appraisal Courses)	Dates Attended (If Challenge Exam Course, Indicate Date of Exam)	Classroom Hours	Type of Verification Attached*
Board-Approved USPAP						
Introductory Appraisal Courses						
Residential Courses						
Nonresidential Courses						
Other						
Total Classroom Hours						

NOTE: ONE COLLEGE OR UNIVERSITY COURSE IS EQUIVALENT TO 15 CLASSROOM HOURS. USE ADDITIONAL SHEET IF NECESSARY.

*ATTACH SUPPORTING DOCUMENTATION (e.g., TRANSCRIPT, EXAM RESULTS, CERTIFICATE OF COMPLETION) BY STAPLING 8 1/2" X 11" SHEETS ONLY TO THE BACK OF THIS APPLICATION.

Real Estate Appraisal Experience

(22) A minimum of 2,000 hours of appraisal experience is required for State License (LA) applicants and 2,500 hours for Certified Residential (CR). This experience must have been acquired over a minimum period of not less than 24 months. A minimum of 3,000 hours of experience is required for Certified General (G) and must be acquired over a period of not less than 30 months.

(23) Instructions for completing the Appraisal Experience Reporting Form

1. Carefully read the “Experience Guidelines for all Applicants” section which begins on page 5 of the handbook.
2. All applicants **must** complete the Appraisal Experience Reporting Form on page 10 of the application to report their real estate appraisal experience. All **experience** claimed must be verifiable and is subject to audit by the Board and its agents.
3. To ensure consistency and fairness in evaluating claimed appraisal experience, the Board has adopted a “point system” based upon the relative complexity of the different types of appraisals performed. The point values assigned on the “Appraisal Experience Points Schedule” on page 6 of the handbook has been used on the Experience Reporting Form. By completing the Reporting Form, you will compute an appraisal experience point total which reflects the breadth and depth of your experience.

A minimum of 240 points is required for state licensure or residential certification. Applicants for General Certification must have 300 points with at least 50% of their points (150 points) in the General Category.

You are not required to report all of your appraisal experience, but rather only the amount necessary to obtain the point total described above. Report only **verifiable experience**.

4. Explanation of “**Type of Appraisal Performed**” Category

A. *Standard Appraisals*

If you performed at least 75% of the work associated with an appraisal (including preparation of the appraisal report), you may claim **full credit** for that appraisal even if your work was reviewed by a supervising appraiser who signed the appraisal report. Except as provided below for “Review Appraisals”, no credit may be claimed by persons performing less than 75% of the work on an appraisal.

B. *Review Appraisals*

1. If you performed a “technical review” of an appraisal performed by another person and prepared a separate written review appraisal report, you may claim **50%** of the points allotted for the type of property appraised. NOTE: This percentage is already included in the Point Value on the Experience Reporting Form.
2. If you performed an “administrative review” of an appraisal performed by another person (including a person under supervision) but did **NOT** perform a “field review” **and** prepare a separate written review appraisal report with supporting documentation, you may claim **20%** of the points allotted for the type of property appraised. NOTE: This percentage is included in the Point Value on the Experience Reporting Form

5. Explanation of “**Type of Property Appraised**” category. The following provides examples of the types of properties referred to under the “General” Appraisal category:

- A. *Land*: Farms of 100 acres or more in size, undeveloped tracts, residential multi-family sites, commercial sites, industrial sites, land in transition, subdivision sites, etc.
- B. *Residential Multi-Family (5–12 Units)*: Apartments, multi-condominiums, townhouse-styled complexes, and mobile home parks.
- C. *Residential Multi-Family (13+ Units)*: Apartments, multi-condominiums, townhouse-styled complexes, and mobile home parks.
- D. *Commercial Single-Occupancy*: Office building, retail store, restaurant, service station, bank, daycare center, commercial condominiums, etc.
- E. *Commercial Multi-Occupancy*: Office building, shopping center, hotel, commercial condominiums, etc.

6. If you have appraised property not listed above, describe on a separate sheet the properties appraised in complete detail to enable the Board to determine the proper amount of credit which may be awarded. NOTE: No credit may be claimed for: (1) business appraisals; (2) personal property appraisals; or (3) feasibility or market analyses or market value estimates, unless these have been performed in conformity with the USPAP.
7. To report the number of real estate appraisals that you have performed and to calculate the points earned for these appraisals:
- A. In the spaces provided on the Appraisal Experience Reporting Form on **page 10** of the application, enter the Number of Appraisals (No. Apps.) which you have performed;
 - B. Multiply the Number of Appraisals performed by the Point Value to arrive at the Points earned for the appraisals;
 - C. Add the Points in each vertical column to arrive at your Point Subtotals;
 - D. Add the Point Subtotals for each column to arrive at your separate Point Totals for the "Residential" and "General" appraisal categories; and
 - E. Add your separate Point Totals for the "Residential" and "General" appraisal categories to arrive at your Combined Point Total.

Indicate the dates during which you have been engaged in real estate appraisal:

from _____ to _____
(month/year) (month/year)

Signature of Applicant

Appraisal Experience Reporting Form

Type of Property Appraised	Type of Appraisal Performed											
	Full Appraisals (at least 75% of work performed by you)			Review Appraisals						Condemnation Appraisals (which you performed involving a partial taking of property)		
				(with field review and separate report)			(without field review and separate report)					
RESIDENTIAL CATEGORY	No Apps.	Point Value	Points	No Apps.	Point Value	Points	No Apps.	Point Value	Points	No Apps.	Point Value	Points
Single-Family (includes condo units)	___	x 1 =	___	___	x .5 =	___	___	x .2 =	___	___	x 1.5 =	___
Multi-Family (2 – 4 units)	___	x 2 =	___	___	x 1 =	___	___	x .4 =	___	___	x 3 =	___
Vacant Lot (1 – 4 units)	___	x .5 =	___	___	x .25 =	___	___	x .1 =	___	___	x .75 =	___
Farm (homestead less than 100 acres)	___	x 2 =	___	___	x 1 =	___	___	x .4 =	___	___	x .3 =	___
Subtotals			<input style="width: 50px;" type="text"/>	+		<input style="width: 50px;" type="text"/>	+		<input style="width: 50px;" type="text"/>	+		<input style="width: 50px;" type="text"/>

TOTAL RESIDENTIAL APPRAISAL POINTS =

GENERAL CATEGORY	No Apps.	Point Value	Points	No Apps.	Point Value	Points	No Apps.	Point Value	Points	No Apps.	Point Value	Points
Land	___	x 3 =	___	___	x 1.5 =	___	___	x .6 =	___	___	x 4.5 =	___
Residential Multi-Family (5 – 12 units)	___	x 6 =	___	___	x 3 =	___	___	x 1.2 =	___	___	x 9 =	___
Residential Multi-Family (13+ Units) [Add 2 pts. For Proposed Project]	___	x 8 =	___	___	x 4 =	___	___	x 1.6 =	___	___	x 12 =	___
Commercial Single-Occupancy	___	x 6 =	___	___	x 3 =	___	___	x 1.2 =	___	___	x 9 =	___
Commercial Multi-Occupancy [Add 2.5 pts. For Proposed Project]	___	x 10 =	___	___	x 5 =	___	___	x 2 =	___	___	x 15 =	___
Industrial	___	x 8 =	___	___	x 4 =	___	___	x 1.6 =	___	___	x 12 =	___
Institutional	___	x 8 =	___	___	x 4 =	___	___	x 1.6 =	___	___	x 12 =	___
Subtotals			<input style="width: 50px;" type="text"/>	+		<input style="width: 50px;" type="text"/>	+		<input style="width: 50px;" type="text"/>	+		<input style="width: 50px;" type="text"/>

TOTAL GENERAL APPRAISAL POINTS =

TOTAL COMBINED RESIDENTIAL AND GENERAL APPRAISAL POINTS =

This form is not to be used for narrative appraisal experience.

A. highest and best use analysis
B. model specification
C. model calibration

Name _____

(24) **RECIPROCAL APPLICANTS ONLY:** This information is required for reciprocity applicants. In order for the application to be reviewed and approved, the following are required:

- (a) Original letter of good standing with seal from the licensing agency in the state in which you are licensed. Photocopies will not be accepted. Attach a statement under seal from your licensing agency attesting to your licensed or certified status. The statement must specify that your license/certificate is in good standing;
- (b) Verification of successful passing of an AQB-approved exam in that category of licensure for which you are licensed; and
- (c) copies of official educational transcripts (education must meet Massachusetts standards).

Applicants for reciprocity may not qualify for a level of licensure in excess of the level at which they are already licensed or certified.

Affidavit

(25) **THIS AFFIDAVIT IS TO BE SIGNED BY THE APPLICANT BEFORE A NOTARY PUBLIC. UNSIGNED APPLICATIONS WILL NOT BE PROCESSED.**

I hereby certify that I am the applicant and that the statements contained in this application are true to the best of my knowledge and belief, with the understanding that any omissions, inaccuracies, or failures to make full disclosure may be deemed sufficient reason to deny permission to take the examination, or to deny, at any time, licensure or certification. I have not withheld any information that might affect this application.

Pursuant to M.G.L. chapter 62C, section 49A, I certify under the penalties of perjury that I, to the best of my knowledge and belief, have filed all state tax returns and paid all state taxes required under law.

I have read and understand the Uniform Standards of Professional Appraisal Practice and this statement. Furthermore, if my address listed on this application or any time in the future is not within the Commonwealth of Massachusetts, I hereby consent that service of process or notice of suits and legal actions may be served on the Secretary of State of the Commonwealth of Massachusetts.

Date _____ *Signature of Applicant* _____

State of _____

County of _____

Subscribed and sworn/affirmed by _____

before me this _____ day of _____, _____.
(month) (year)

Notary Public

Print Name

My Commission Expires _____

Did you remember to . . .

1. Complete **all** items on the application?
2. Sign your application before a notary public?
3. Include the \$338.00 check or money order made payable to the “Commonwealth of Massachusetts”?
4. Print your name on the bottom of each page and all supporting documentation?
5. Staple the application and supporting documentation together? **DO NOT STAPLE CHECKS.**

DEFINITIONS

1. **Residential Education:** Appraisal education that focuses on residential subject matter. Residential education includes introductory courses, residential property principles, practice analysis, report form writing and aspects of the replacement cost approach and the direct sales comparison approach to value.
2. **Nonresidential Education:** Appraisal education that focus on nonresidential property subject matter. Nonresidential education includes introductory courses in nonresidential property principles and practice, nonresidential property analysis, capitalization methodology, report form writing, eminent domain proceedings and taking and any other aspects of the income capitalization approach to value.
3. **Review Appraiser:** An appraiser who examines the reports of other appraisers to determine whether their conclusions are consistent with the data reported and with other generally known information in accordance with Standards Rule No. 3 of the Uniform Standards of Professional Appraisal Practice.
4. **Supervisory Appraiser:** An appraiser who signs an appraisal report prepared by another and thereby assumes full responsibility for the appraisal and contents of the appraisal report.
5. **Subdivision Appraisal:** An appraisal of land which can be valued as more than one lot when all appropriate deductions for completion costs are considered within an absorption period using the methodology of discounting.
6. **Technical Review:** A review of work performed by an appraiser in accordance with Standards Rule No. 3 of the Uniform Standards of Professional Appraisal Practice for the purpose of forming an opinion as to whether the analysis, opinions and conclusions in the report under review are appropriate and reasonable. Also referred to as “Desk Review”.
7. **Field Review:** An appraisal review that includes inspection of the exterior and sometimes the interior of the subject property, and possibly inspection of comparable properties, to confirm the data provided in the report. A field review is generally performed using a customized checklist which covers the items examined in a desk review and may also include confirmation of market data, research to gather additional data, and verification of the software used in preparing the report.

PLEASE PRINT CLEARLY

Today's Date:

Time of Day:

Last Name:

First Name:

Initial:

Birth Date: ____/____/____

Social Security No.:

Address:

City:

State:

ZIP:

Telephone #: ()

Assessment Center Code:

 Exam Session: ☐ AM ☐ PM

Exam Date: / /

1st Exam Code: ____ 2nd Exam Code: ____

 2nd Choice: ☐ AM ☐ PM

2nd Date: / /

School Code: ____

County: _____

School Code: ____

 May we register you for the next available day if your two choices are full? ☐ Yes ☐ No

FOR Promissor USE ONLY

Promissor ID# ASSIGNED: _____

Reservation Date: ____/____/____ Time: _____ TC# _____

Candidate/Sponsor Signature:

Promissor Fax#: (888) 204-6291

Your Fax#: ()

A confirmation of this reservation will be sent to you within 24 hours of receipt of this Fax Reservation Form.

DIRECTIONS: You may use this form to request that Promissor send a duplicate copy of your score to you. Please print or type all information on this form.

Please enclose cashier's check or money order made payable to "Promissor". DO NOT SEND CASH.

FEE: \$10.00 for scores less than one year old
\$25.00 for scores one or more years old

SEND TO: Promissor Processing Center
MA APPRAISER
DUPLICATE SCORE
PO Box 8588
Philadelphia, PA 19101-8588

Amount Enclosed:

\$

I hereby authorize Promissor to send to me at the address above a duplicate of my scores from the insurance program.

Signature

Date

Please complete the following form with your current name and address.

Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

If the above information was different at the time you tested, please indicate original information.

Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

Exam Taken: _____

Date Taken: _____

Social Security Number: _____

Confirmation Number: _____ Licensing Jurisdiction: _____

Special Accommodations Request Form

Any individual who has a physical or mental impairment or limitation described as a disability under the Americans with Disabilities Act (ADA) may request special examination arrangements.

Candidates who wish to request special accommodations because of a disability should fax this form to Promissor at (610) 617-9397. Documentation on official letterhead from a physician, school official, licensed psychiatrist, licensed psychologist or other appropriate authority should be included with the form. This documentation should identify the disability and the need for the requested accommodations, and may be in the form of a letter, test results, signed school Individual Education Plan diagnosis and plan, or other official documentation identifying the disability and the accommodations prescribed.

PLEASE PRINT CLEARLY

Date:

Last Name:

First Name:

M.I.:

Address:

City:

State:

ZIP:

Daytime Telephone: ()

Description of Disability: _____

☐ Large-print written exam ☐ Marker ☐ Additional time ☐ Reader ☐ Separate testing room ☐ Sign language interpreter

☐ Other equipment or accommodation (please explain): _____

Accommodations previously provided to you (list accommodation and purpose, such as "sign language interpreter for SAT examination"): _____

Candidates who have questions about special accommodations should contact Promissor:

Promissor Test Center Operations • 3 Bala Plaza West, Suite 300 • Bala Cynwyd, PA 19004
Phone: (800) 274-3707 (choose option 1) • TDD: (800) 274-2617 • Fax: (610) 617-9397

Note: Only candidates who require special accommodations should use this form. Only this side of the form need be completed and faxed.

